

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Andrew McDonald  
 Vicki L. McDonald  
 Debtors

Case No. 16-15776-jkf  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 32

Date Rcvd: Jan 27, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 29, 2017.

db +Andrew McDonald, 3515 Highland Avenue, Drexel Hill, PA 19026-2411  
 jdb +Vicki L. McDonald, 431 West Baltimore Pike, Media, PA 19063-2610  
 13776613 +Acs Inc, Attn: Bankruptcy, Po Box 56317, Philadelphia, PA 19130-6317  
 13776618 +Beatty Lumber & Millwork Co., 1835 State Road, Upper Darby, PA 19082-5494  
 13776621 +Citibank Sears, Citicorp Credit Svcs/Centralized Bankrup, Po Box 790040,  
 Saint Louis, MO 63179-0040  
 13776622 +Consumer Portfolio Svc, Attn: Bankruptcy, 19500 Jamboree Rd, Irvine, CA 92612-2401  
 13776628 #+Donna L. Hoffman, 219 Easton Road, Hermitage, PA 16148-3545  
 13808653 +Michael J Needleman, 906 Fraser Road, Erdenheim Pa 19038-7014  
 13776631 +Midland Mortgage, PO Box 268806, Oklahoma City, OK 73126-8806  
 13776632 +PECO Energy Co., PO Box 13439, Philadelphia, PA 19101-3439  
 13776633 +Professional Account Management, 633 W Wisconsin Ave, Suite 600, Milwaukee, WI 53203-1907  
 13776634 +RCN, 2124 Avenue C, Bethlehem, PA 18017-2120  
 13776635 +Scott Waterman, Esquire, 110 West Front Street, Media, PA 19063-3208  
 13776637 +Trojan Professional Services, Po Box 1270, Los Alamitos, CA 90720-1270  
 13776638 +Upper Darby Township, 100 Garrett Road, Upper Darby, PA 19082-3135  
 13776644 +Vnb/loan Svcs, Po Box 1015, Spring Valley, NY 10977-0815  
 13776646 Wells Fargo Bank NV NA, Mac F8235-02f, PO Box 10938, Des Moines, IA 50306

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: bankruptcy@phila.gov Jan 28 2017 01:57:46 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 28 2017 01:56:52  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jan 28 2017 01:57:20 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 13776616 +EDI: GMACFS.COM Jan 28 2017 01:38:00 Ally Financial, PO Box 380901,  
 Bloomington, MN 55438-0901  
 13776617 +EDI: AMEREXPR.COM Jan 28 2017 01:38:00 Amex, Correspondence, Po Box 981540,  
 El Paso, TX 79998-1540  
 13776619 +E-mail/Text: bankruptcy@cavps.com Jan 28 2017 01:57:15 Calvary Portfolio Services, Assignee,  
 500 Summit Lake Dr, Ste 400, Valhalla, NY 10595-2322  
 13776620 +E-mail/Text: bankruptcycollections@citadelbanking.com Jan 28 2017 01:57:59  
 Citadel Federal Cred U, Attn: Collections/Bankruptcy, 520 Eagleview Blvd,  
 Exton, PA 19341-1119  
 13776623 +EDI: RCSFNBMARIN.COM Jan 28 2017 01:38:00 Credit One Bank Na, Po Box 98873,  
 Las Vegas, NV 89193-8873  
 13776625 +EDI: RCSFNBMARIN.COM Jan 28 2017 01:38:00 CreditOne, PO Box 60500,  
 City of Industry, CA 91716-0500  
 13776626 EDI: RCSDELL.COM Jan 28 2017 01:38:00 Dell Financial Services,  
 Dell Financial Services Attn: Bankruptcy, Po Box 81577, Austin, TX 78708  
 13776627 +E-mail/Text: bknotice@bhlmlaw.com Jan 28 2017 01:56:27 Dell Financial Services, LLC,  
 c/o Blatt Hasenmiller Leibske Moore, LLC, 1835 Market Street, Suite 501,  
 Philadelphia, PA 19103-2933  
 13776629 EDI: CBSKOHL.S.COM Jan 28 2017 01:38:00 Kohl's, PO Box 2983, Milwaukee, WI 53201-2983  
 13776630 +EDI: CBSKOHL.S.COM Jan 28 2017 01:38:00 Kohls/Capital One, Po Box 3120,  
 Milwaukee, WI 53201-3120  
 13776636 +EDI: RMSC.COM Jan 28 2017 01:38:00 Synchrony Bank/ JC Penneys, Attn: Bankruptcy,  
 Po Box 103104, Roswell, GA 30076-9104  
 13776645 +EDI: WFFC.COM Jan 28 2017 01:38:00 Wachov/ftu/Wells Fargo, Po Box 31557, Mac B6955-01b,  
 Billings, MT 59107-1557

TOTAL: 15

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

13776614\* +Acs Inc, Attn: Bankruptcy, Po Box 56317, Philadelphia, PA 19130-6317  
 13776615\* +Acs Inc, Attn: Bankruptcy, Po Box 56317, Philadelphia, PA 19130-6317  
 13776624\* +Credit One Bank Na, Po Box 98873, Las Vegas, NV 89193-8873  
 13776639\* +Upper Darby Township, 100 Garrett Road, Upper Darby, PA 19082-3135  
 13776640\* +Upper Darby Township, 100 Garrett Road, Upper Darby, PA 19082-3135  
 13776641\* +Upper Darby Township, 100 Garrett Road, Upper Darby, PA 19082-3135  
 13776642\* +Upper Darby Township, 100 Garrett Road, Upper Darby, PA 19082-3135  
 13776643\* +Upper Darby Township, 100 Garrett Road, Upper Darby, PA 19082-3135

TOTALS: 0, \* 8, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 29, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 26, 2017 at the address(es) listed below:

BRIAN CRAIG NICHOLAS on behalf of Creditor MIDFIRST BANK bnicholas@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
CHRISTINE C. SHUBERT christine.shubert@comcast.net, J100@ecfcbis.com  
CHRISTINE C. SHUBERT on behalf of Trustee CHRISTINE C. SHUBERT christine.shubert@comcast.net,  
J100@ecfcbis.com  
JOSHUA ISAAC GOLDMAN on behalf of Creditor MIDFIRST BANK bkgroup@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
ROBERT GLENN WILLIAMSON on behalf of Joint Debtor Vicki L. McDonald rgw@2wlaw.com  
ROBERT GLENN WILLIAMSON on behalf of Debtor Andrew McDonald rgw@2wlaw.com  
THOMAS I. PULEO on behalf of Creditor MIDFIRST BANK tpuleo@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 8

**Information to identify the case:**

Debtor 1	<b>Andrew McDonald</b>	Social Security number or ITIN	<b>xxx-xx-1019</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<b>Vicki L. McDonald</b>	Social Security number or ITIN	<b>xxx-xx-7349</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>			
Case number: <b>16-15776-jkf</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Andrew McDonald

Vicki L. McDonald

1/26/17

**By the court:** Jean K. FitzSimon  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**